

From: Joann Gannon  
Subject: Reg Z - Truth in Lending

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Comments:

To whom it may concern,

comment regarding page 36086 Federal Register. Vol. 74, No. 139 / Wednesday, July 22, 2009 / Rules and Regulations under section 9(g)(3) states:

The notice also must disclose instructions for rejecting the change or changes, and a toll-free telephone number that the consumer may use to notify the creditor of the rejection.

No alternatives were listed as far as offering to allow borrowers to call collect, reverse phone charges, etc. for those institutions who do not possess a toll free number in order to be compliant.

Thank you,  
JoAnn Gannon